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PUBLISHER'S NOTE

Hello September, the Season of Change!

As we transition from the lazy, hazy days of summer into the crisp, invigorating days of autumn, there's a sense of renewal in the air. September is a time of new beginnings, fresh starts, and the perfect opportunity to set new goals and embrace change.

September is also a time for reflection as we look back on the memories made over the summer and the growth we've experienced. It's a chance to appreciate the journey so far and to plan for the exciting months ahead. Let's take this moment to reassess our goals, reignite our passions, and prepare for the opportunities that lie ahead.

Mark your calendars for Roaring '20s on November 7th! This will be our last event of the year and a fantastic way to party away 2024.

A huge shoutout to our newest preferred partner, Evolve Bank & Trust and Salerno Law, P.C.! We're thrilled to have them join our community and can't wait to embark on exciting new adventures together.

As we step into September, let's keep this quote in mind: "Autumn shows us how beautiful it is to let things go." Here's to embracing change and making the most of this transformative season.

Cheers to a September filled with new beginnings, fresh perspectives, and endless possibilities!



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BANK APPRAISAL CAME IN LOW, Now What?

By Erin P. DeLancey, Esq.

If an appraisal on a home in New York State (NYS) comes in lower than the purchase price, it can complicate the transaction. However, there are several steps you can take to address the situation:

Review the Appraisal Report: Check for Errors: Carefully review the appraisal report for any factual errors or discrepancies in the property details, such as square footage or number of rooms. Comparable Properties: Ensure that the comparable properties (comps) used in the appraisal are appropriate and truly comparable to the subject property in terms of size, location, and condition.

Request a Reconsideration of Value: Provide Additional Comps: If you believe there are better comparable properties that were not considered, provide them to the appraiser or lender.

Highlight Property Improvements: If there are any recent upgrades or improvements to the property that were not accounted for, provide documentation and receipts. Written Request: Submit a formal written request for reconsideration of value to the lender, outlining your reasons and supporting evidence.

Negotiate with the Seller: Price Reduction: Negotiate with the seller to reduce the purchase price to match the appraised value. Split the Difference: Propose splitting the difference between the appraised value and the purchase price, so both parties share the cost.

Increase Down Payment: Cover the Gap: If the buyer has the financial ability, they can choose to increase their down payment to cover the difference between the appraised value and the purchase price: Adjust Loan Terms: Work with the lender to adjust the loan terms if possible, which might include a higher down payment or a different loan program.

Appeal to the Lender: Appraisal Review: Request that the lender conduct a review of the appraisal. Some lenders have an appraisal review process where a second appraiser might be consulted. Order a Second Appraisal: If the lender agrees, a second independent appraisal might be ordered. However, this typically involves additional costs.

Look for Other Financing Options: Different Lenders: Consider applying for a mortgage with a different lender who may have a different appraisal process or

use a different appraiser. Loan Programs: Explore other loan programs that might have different appraisal requirements or more flexibility.

Walk Away from the Deal: Contingency Clause: If the purchase agreement includes an appraisal contingency, the buyer can choose to walk away from the deal without penalty if the appraisal comes in low. Refund of Deposit: Ensure that any earnest money deposit is refunded to the buyer if they decide to cancel the transaction based on the appraisal contingency.

Evaluate Market Conditions: Market Trends: Analyze current market conditions to understand whether the low appraisal is a result of market trends or an isolated issue. Adjust Expectations: Adjust pricing expectations based on market realities, especially if multiple appraisals come in low.

Tips for Realtors: Educate Clients: Educate your buyers and sellers about the appraisal process and potential outcomes from the beginning. Stay Proactive: Be proactive in gathering and providing relevant information to appraisers and lenders to support the property's value. Maintain Communication: Keep open lines of communication with all parties involved to navigate the situation smoothly.

Addressing a low appraisal effectively requires a combination of thorough review, negotiation skills, and exploring all available options to keep the transaction on track.



Erin P. Delancey is a practicing attorney and a published author with a strong background in real estate law. She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017. Erin specializes in residential and commercial real estate as a member of the boutique law firm Rohan & Delancey, PC, located in Albany, New York.



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▶ agent spotlight

By George Paul Thomas
Photos by Michael Gallitelli



PATRICK DEVANEY

Creating The Blueprint For Lasting Success

Patrick Devaney, affectionately known as “Pat,” is not just a REALTOR® and Associate Broker at McCurdy Real Estate Group; he is a master of creating positive interactions and building solid and meaningful relationships. His exceptional ability to connect with clients and colleagues sets him apart in the competitive real estate industry. Pat’s knack for understanding others’ perspectives is the cornerstone of his success. With a natural talent for social interactions, he exudes a warm, approachable demeanor that makes everyone feel comfortable and valued.

Establishing Foundations

Pat’s journey to becoming a top Realtor has been anything but linear. Originating from Ticonderoga, New York, Pat’s early years were shaped by a series of diverse career paths. After high school, he attended SUNY Oswego, setting the stage for a multifaceted professional life.

His career began in retail management, where he honed his leadership and customer service skills. This was followed by a stint in law enforcement, where he served as a police officer, gaining valuable experience in community interaction and crisis management. Pat didn’t stop there; he went on to own and operate both an HVAC company and a plumbing company, further expanding his knowledge of the construction and home improvement industries.

Only after his previous company downsized did Pat find himself at a crossroads, leading to his entry into the real estate industry. Pat remarked on his varied career, “All my professions over the years was training to become a broker. I never knew it until I was licensed and started practicing, and then it became so obvious.”

In 2004, Pat launched his real estate career. Since then, he has achieved remarkable success, earning the title of Agent

of the Year 17 times in the past 20 years. Alongside his colleagues, Pat forms a dedicated team committed to providing exceptional service.

Pat’s personal approach to client relationships sets him apart in the real estate industry. He treats every new client like family, striving to make their home-buying experience the best. “When I take on a new client, I treat them like family. I try to make it their best experience ever,” he says. Helping people is at the core of Pat’s professional ethos, and educating clients about homeownership is the most fulfilling aspect of his work. With approximately \$10 million in sales and around 30 transactions last year, Pat’s goal remains consistent—to continue delivering outstanding results and positively impacting the lives of those he serves.

Heart and Home

Beyond his professional accomplishments, Pat leads a fulfilling personal life enriched by family, travel, and creative pursuits. He and his wife, Judy, share a close-knit family with their two sons, John, 36, and Tom, 34. Tom is married to Rayna, adding another cherished member to their family circle. The couple has been fortunate to travel extensively overseas, an experience they hope to continue. “My happy place is hiking almost anywhere,” Pat shares, highlighting a passion that has taken him on numerous adventures.

At home, Pat’s household includes a Black Mouth Cur named Lucky. Interestingly, Lucky is featured as Suerte in Pat’s “High Crimes Against the Crown” book series, showcasing the seamless blend of his personal life and creative endeavors.

Pat enjoys hiking in Europe and writing when not immersed in his real estate work. He has already published three books and is working on two more, one potentially being adapted into a film. This passion for storytelling and exploration reflects his love for meeting new friends and discovering new places. Despite his public roles, Pat reveals a lesser-known aspect of his personality: “Most people don’t know that I’ve always been a shy guy. I love hiking by myself and meeting new friends. I have walked about 2,000 miles through Europe and hope to continue doing that.”





Additionally, Pat's commitment to giving back is evident through his charitable efforts. On a recent 225-mile walk, he and Dawn McCurdy teamed up with the American Heart Association, raising over \$5,000 for the cause. This dedication to philanthropy complements his professional ethos, underscoring a life driven by helping others and making a positive impact.

Looking Into the Future

Pat's approach to life and business is guided by two motivating quotes: Clint Eastwood's "Don't let the old man in" and Lou Holtz's "Do your best and show people you care." These principles are evident in his everyday actions and long-term aspirations.

For Pat, success is "crafting the fine line between helping others and not sacrificing your family and friends." This balance is crucial as he continues to grow both personally and professionally. In the short term, Pat is focused on sharpening his skills as a real estate agent and writer, with a continued emphasis on delivering exceptional customer service. His long-term goals include staying happy and healthy, continuing his passion for hiking, and seeing his second book adapted into a film.

Reflecting on his business philosophy, Pat emphasizes the importance of genuine care for clients. "My business is 95% referral, and I genuinely care about my clients. When negative things come up during a transaction, I take them very seriously and will do what it takes to make things right and find the best solution. The business is never about me; it's always about your clients." This client-centric approach is the foundation of Pat's success.

As he concludes his narrative, Pat advises aspiring top producers. "Never think of a client as a paycheck. Never shy away from someone who has very few resources. I once helped someone with many financial obstacles, but we made it to the closing table. Fifteen years later, the referrals from that person led to 26 new clients I could assist."

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MELISSA SHUFELT

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Meet Melissa Shufelt, a standout Associate Real Estate Broker with the esteemed Northway Team at Compass Greater NY. Renowned for her authentic and personable demeanor, Melissa brings a refreshing approach to real estate. Her unwavering commitment to a client-focused philosophy ensures that every interaction is tailored to meet the unique needs of those she serves. Melissa guarantees her clients receive the attention and support they deserve throughout their real estate journey. Her willingness to go above and beyond typical business hours has established her as a reliable professional in the real estate market.

Charting New Courses

Melissa's story begins in Albany, where several relocations marked her early years. She attended Saratoga Springs City Schools before returning to South Colonie High School, where she



By Amelia Rosewood
Photos by Martyn Gallina-Jones

completed her last two years and graduated. Melissa then pursued higher education at Hudson Valley Community College, focusing on dental assistance and dental hygiene. However, she had to halt her studies prematurely due to medical reasons.

When she entered the field of freight forwarding, Melissa's professional journey took a significant turn. This unexpected career path played a crucial role in her development, equipping her with skills in negotiation, logistics, professionalism, customer service, and sales. Additionally, her experience bartending in various restaurants and bars around the Capital Region honed her multitasking abilities and customer service skills, teaching her to work efficiently while maintaining a positive attitude.

Reflecting on her past, Melissa acknowledges that her struggles have profoundly shaped her character and work ethic. "I know what it's like not to be taken seriously, so I work harder," she shares. Having experienced challenges firsthand, including being a single parent, she understands the importance of perseverance and empathy.

Before venturing into real estate, Melissa spent considerable time in freight forwarding, importing shipments from around the world, and dedicated 18 years to the hospitality industry. Her transition to real estate was inspired by her move from Import Operations to Sales, where she discovered her passion for the field. "When I met my now husband, I was encouraged to pursue Real Estate Sales," Melissa recalls.

Melissa's journey into real estate was solidified during her own house-shopping experience. She fell in love with the process, captivated by the craftsmanship, history, and interior design of homes. Real estate allowed her to be present with her children while pursuing a fulfilling career.

A Synergy of Expertise

Melissa is a proud member of the Northway Team at Compass, the founding team for Compass in the Capital District and Lake George Region. "Our top-producing team consists of Monika Cronin, Alex Cooley, Ashley Jameson, and myself. We work well together, bringing something different to the table, which complements the rest!" Melissa says.



“
 Respectful relationships with other agents make transactions smoother and ensure we deliver for our clients.
 ”

Melissa is also dedicated to charitable causes. She has supported the ASPCA and St. Jude's since childhood. Each year, her family adopts a local family for Christmas, teaching their children the importance of giving back.

Her hard work and dedication have not gone unnoticed. In 2022, Melissa won a Top Producer award, a testament to her skill and commitment. As of 2024, she has sold seven units year-to-date and projects her volume to be around \$6.5 million, pending successful contracts and listings in preparation. Melissa's journey in real estate is marked by her ability to adapt, her dedication to her clients, and her passion for the industry.

The Personal Side

Melissa's life is enriched by her close-knit and active family. She and her husband, Matt, share a household with their five-year-old son, Matthew. Melissa has a 17-year-old son, Nicholas, and Matt has an 11-year-old daughter, Gracie. Together, they own the Barber Lounge Saratoga on Maple Avenue. The family enjoys go-karting, spending time on the lake, golfing, and traveling to dirt bike tracks where Matthew competes. Gracie specializes in contemporary and jazz dance, while Nicholas has competed at the state level in trap shooting. Their beloved Maltipoo, Teddy, is also a constant companion.

Outside of work, Melissa is passionate about weightlifting, meditation, and hiking. She treasures yearly trips with her lifelong girlfriends and enjoys traveling with Matt to watch their favorite hockey team, the Boston Bruins. Known for her quiet acts of kindness, Melissa frequently participates in "pay it forward" activities.

Future Focus

Melissa lives by the motto, "Teamwork makes the dream work!" For her, success means fulfillment and freedom, particularly in supporting her children and being present in their lives. "Being in a career that is dictated solely by me is my way of defining success," she explains.

Looking ahead, Melissa has both personal and professional aspirations. Her highest long-term hope is to work with horses again, specifically helping retired or abandoned horses when her youngest child is older. In the short term, she aims to maintain consistency in her wellness journey and complete the 75 Hard Challenge. Professionally, with her youngest child starting full-time school, Melissa plans to focus more on prospecting and attending networking events to generate more business.

Melissa values clear and honest communication with her clients, ensuring they are informed and confident throughout the process. Before she concludes her narrative, Melissa leaves advice for up-and-coming top producers:

"Set expectations early on with clients to avoid burnout. Sometimes, you'll need to be 'on call' later than expected, and that's okay. But always prioritize your family's needs; they come first. Use time blocking to stay organized and focused. Lastly, play nice in the 'sandbox' of real estate. Respectful relationships with other agents make transactions smoother and ensure we deliver for our clients."

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Daniel S. Glaser joined the Herzog Law Firm in January 2020 after spending 11 years managing his own law firm. Daniel concentrates his practice on residential and commercial real estate representing buyers, sellers, and lenders. Daniel has a unique ability to keep everyone calm in stressful situations and believes this helps keep many transactions proceeding smoothly toward the closing table. Daniel understands that purchasing and selling real estate is one of the biggest transactions that clients will embark upon, and he is honored to guide them through every step of the way.

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- **Rebekah O'Neil, Howard Hanna Real Estate Services** ”

MATTHEW



LODER



cover story

By George Paul Thomas
Photos by Michael Gallitelli

THE POWER OF GOING THE EXTRA MILE

Nestled in the heart of Schoharie County, a place where rolling hills meet hardworking hands, Matthew Loder grew up understanding the value of community, hard work, and the importance of going above and beyond for others. This foundation has shaped him into the accomplished REALTOR®, broker and owner of Country Boy Realty, a name synonymous with trust and excellence in the region's real estate market.

UNLEASHING POTENTIAL

Matthew's story begins in the same community he proudly serves today. Growing up in Schoharie County, his roots run deep in the local soil. With both parents dedicated to public service—his mother a schoolteacher and his father with the Farm Service Agency—Matthew learned the importance of commitment and integrity early on. “My parents had a strong work ethic and always went above and beyond for others,” Matthew recalls. “Even now, I still have former students or clients stop me to ask about my parents and how they

positively impacted their lives. This always resonates with me and underscores the importance of customer service and going the extra mile.”

Before he ever considered a career in real estate, Matthew was already showing the entrepreneurial spirit that would later define his success. At just 19, he purchased and operated a dry-cleaning business, a venture that taught him valuable lessons about hard work, customer service, and the intricacies of running a business. After successfully managing the business for several years, he sold it in 2006, paving the way for a new chapter in his life.

But real estate wasn't just a sudden career switch; it was more of a natural progression. Growing up on a dairy farm, Matthew's family was constantly buying or leasing land, and at 18, he made his first investment property purchase. His frequent interactions with Alton Makely, the broker/owner of Country Boy Realty, were pivotal. “Al always suggested I get my license,” Matthew shares. “In 2000,

I finally did and became an agent with Country Boy Realty. When Al decided to semi-retire in 2012, I purchased the brokerage from him. Al was a great mentor and marketer, and I learned a lot from him.”

For Matthew, real estate isn't just a job; it's a way to fulfill his dreams and those of his clients. “The ability to be creative is what I find most fulfilling,” Matthew explains. One of his first clients called him looking for an apartment to rent, but that client closed on a four-unit multifamily property just sixty days later. The referrals that followed reinforced for Matthew the value that a realtor brings to the table, cementing his passion for the industry.

What sets Matthew apart in the crowded real estate market is his commitment to continuous improvement. “As a brokerage, we continuously invest in education and tools to improve our clients' buying and selling experience,” he notes. This dedication to excellence, combined with his deep community ties and commitment to service, makes Country Boy Realty stand out.

As a testament to his expertise, Matthew handled 120 transactions totaling \$31 million in volume last year.

Although Matthew operates as a solo agent, Country Boy Realty is far more than a one-person show. The real strength lies in the team of nine dedicated agents and five support staff who share the



“
ALL
PROBLEMS
CAN BE
SOLVED.
LET'S FIND
A WAY.
”

same values and dedication that define Country Boy Realty.

LIFE AT HOME

Matthew's commitment to his family extends beyond the office. He's married to Julie, his business partner of over 30 years. “Julie and I have celebrated the successes and setbacks 24/7. This has built great respect and appreciation for each other,” Matthew says. Together, they have two daughters—Hannah, who is studying at the University of Lynchburg, and Olivia, who is at the University of Colorado.

When he's not working, Matthew enjoys traveling with his family, often to the coast of Maine or Florida. These moments of relaxation recharge him, enabling him to return to his work with renewed energy and focus.

LOOKING TO THE FUTURE

As Matthew looks to the future, his goals are clear. “Success is being able to guide clients to accomplish something they felt was impossible,” he says. For him, it's not just about closing deals but about building a brokerage that offers the best resources available to clients and agents alike. His commitment to continuous growth and improvement is evident in every aspect of his business.

His favorite quote, “All problems can be solved. Let's find a way,” perfectly encapsulates his approach to life and business. Whether finding creative solutions for clients or navigating the



challenges of an ever-changing market, Matthew is committed to finding a way forward.

In the years to come, Matthew's highest hope is to continue building a brokerage that's not just successful but also a pillar of the community—a place where clients know they'll be treated with respect, care, and the utmost professionalism. His long-term dream is to see Country Boy Realty grow and adapt while maintaining the values that have made it successful from the start.

As someone who has built a successful career through hard work and dedication, Matthew knows the value of being a trusted resource. His advice to up-and-coming top producers is simple yet powerful: “Become a resource for information and knowledge. This is an easy way to stay in front of past and current clients.”





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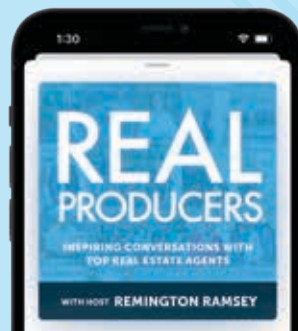
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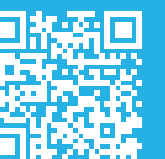


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